No. 6.—REPORT OR RECORD OF THE OFFICER CONDUCTING LOCAL ENQUIRY.

Whether the application is under the Land Improvement Loans Regulation or under Section 194 of the Land Revenue Code.

1. Serial number of applicant.
2. (i) Name and village of applicant.
   (ii) Amount of loan applied for.
3. (i) Village, survey number, description (dry or wet), area, assessment of land to be improved.
   (ii) Purpose for which loan is sought.
4. (i) Is the applicant the sole owner of the land or does he own it in common with any others? And if the latter is he the managing member of the family?
   (ii) If the applicant is a joint holder, have the other joint holders consented to the proposed improvement in writing? What is the extent of the applicant's interest in the joint holding and whether they consent to have the applicant's share subdivided.
   (iii) If the applicant is a tenant, does he possess any? And if so what, transferable interest in the land, and has notice under Rule 21 been served on the landlord, and has he given his consent in writing under attestation of two witnesses?
   (iv) If the application has been made on behalf of a minor, is the application signed by his legally constituted guardian? The same particulars as to the extent and nature of the minor's interest in the land as under 3 (i) should be added here.
   (v) If the applicant is a Hindu widow, do her reversionary heirs consent to the improvement?
5. Is the application *bona fide* and is the applicant solvent?
6. Is he in arrears to Government for land revenue or for any instalment of a loan previously obtained?
7. Security—
   (a) *If it is the land to be benefited.*
   (i) Does the site of the proposed improvement lie in the land to be improved?
   (ii) The present value of the applicant's interest in it with grounds for the valuation.
   (iii) Are there any pre-existing encumbrances? What are the names of the mortgagees and the amount of their claims?

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(b) *If personal*—

(i) Names, status and solvency of sureties.

(ii) Amount agreed to be secured.

(c) *If lands other than the land to be benefited*—

(i) Survey number, description, extent and assessment of the land and the estimated present value of the applicant's or the surety's interest with grounds for the valuation.

(ii) Whether the lands are registered in the name of the applicant or the surety and whether they are in his possession and free from encumbrances, and the nature and extent of their interest in the land.

(iii) If the land is already encumbered who are the mortgagees and what are the amounts? Does the excess of the value of the land over the amount of encumbrances cover the amount of advances to be made?

(d) *If property other than land*—

Its description, situation and value with portions of building well, trees, etc., the nature and extent of pre-existing encumbrances, if any.

Note.—Distinction should be made between land offered as security belonging to the applicant and that belonging to the sureties in case where sureties offer collateral security. If the land forms portion of a field, it should be subdivided.

8. Objection of third parties, if any, to the proposed improvement.

9. Date on which the improvement is expected to begin to yield profit.

10. Recommendations of inspecting officers in the amount of loan recommended.

Result of verification, if any, of the lands offered as security in the Registration and Revenue Officers of the Taluk.

Decision of the officer competent to sanction the loan. (If the Amildar is not the competent officer, his recommendations.)

Signature of Amildar or other Officer conducting the inquiry.

Signature of Amildar or other officer competent to sanction the loan.

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No. 6

Land Improvement Loans Regulation.
Section 194 of the Land Revenue Code.

Loan Application No.....

Village.....

From

No.

Dated

Submitting $\frac{\text{Record of}}{\text{Report of}}$ inquiry.

No. 11—FORM OF REGISTER OF REPAYMENTS.

(A separate page to be set apart for each loan.)

Number and date of order granting the loan	Name and residence of the holder of the order granting the loan	Amount of loan granted	Repayments						Remarks
			Number of instalments in which the loan is repayable	Amount of each instalment in accordance with the scale in the table of equated payments	Date on which each instalment is due	Date of payment of instalment	Amount of instalment paid	Interest paid on arrears of instalments	
1	2	3	4	5		7	8	9	10

N. B.—Column 10 to be used for noting postponement of instalment under Rule VII or remission under Rule IX, if any.

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Table of Annuities (Rule V).

Years	Interest at	
	5 per cent	3 per cent
1	2	3
1	105·000	103·000
2	53·781	52·261
3	36·727	35·363
4	28·201	.....
5	23·097	.....
6	19·703	.....
7	17·282	.....
8	15·473	.....
9	14·068	.....
10	12·950	.....
11	12·039	.....
12	11·282	.....
13	10·645	.....
14	10·102	.....
15	9·634	.....
16	9·227	.....
17	8·870	.....
18	8·555	.....
19	8.274	.....
20	8·024	.....
21	7·800	.....
22	7·597	.....
23	7·414	.....
24	7.247	.....
25	7·095	.....
26	6·956	.....
27	6·82[illegible]	.....
28	6·712	.....
29	6·605	.....
30	6·506	.....

NOTE.—(1) Column 2 shows the annual instalment necessary to pay off a loan of Rs. 100 at 5 per cent interest in a given number of years, the first instalment being assumed to be payable one year after the disbursement of the loan.

(2) Column 3 shows the same with interest reckoned at 3 per cent. The maximum term allowed for repayment of loans charged at 3 per cent is only three years (*vide* Rule III).

(3) To adapt this table to cases where the loan is disbursed in instalments, instead of in one lumpsum or where the repayment of annuities is made to commence after varying periods (instead of one year) reckoned from the date of disbursement of the loan or of the last instalment thereof, calculate the amount of the loan or of the instalments of the same with simple interest up to the date one year previous to the date fixed for the commencement of repayment, and then work out for this amount the required annuity from the table by Rule of Three.

No. 9 (*a*)—Security bond to be executed by a borrower or borrowers.

This instrument made the day of 19 between of (hereinafter called "the Mortgagor") of the one part and the Dewan of Mysore (hereinafter called "the Mortgagee") of the other part.

Whereas the Mortgagor has / have received from the Deputy Commissioner of acting for and on behalf of the Mortgagee an order under The Land Improvement Loans Regulation, 1890 / Section 194 of the Land Revenue Code, 1888 and dated the day of 19 in virtue of which the Mortgagor is / are entitled to receive the aggregate sum of Rs. as a loan from the Mortgagee for the purpose of (here describe the work to be carried out or other object of the loan, and WHEREAS security for the due application of the amount of the said loan and for the punctual repayment of the same according to the terms of the said order is demanded by or on behalf of the Mortgagee and in order to furnish such security the Mortgagor has agreed to sign these presents.

NOW THESE PRESENTS WITNESS that in consideration of the said loan and in pursuance of the said agreement the Mortgagor doth hereby transfer to the Mortgagee his successors and assigns the immovable property described in the schedule hereunder written with the appurtenances thereto subject to redemption as hereinafter mentioned.

AND it is hereby agreed that if the Mortgagor, his / their legal representatives and assigns shall duly comply with the terms on which the said loan has been granted and shall apply the same and every part thereof in the manner provided in the said order and shall duly repay the amount of the said loan together with any interest which may have become payable thereon or on any part thereof and all costs if any incurred by the Mortgagee, his successors or assigns in making the said loan or otherwise in connection therewith the Mortgagee, his successors or assigns shall thereupon retransfer the said immovable property to the Mortgagor, his legal representatives or assigns or as he or they shall direct.

PROVIDED always and it is hereby agreed that in case the Mortgagor, his legal representatives or assigns shall fail to comply with the terms on which the said loan has been granted either by applying the amount thereof or any part thereof otherwise than as in the said order provided or shall not duly repay the amount of the said loan or any part thereof or any interest thereon or on any part thereof or any such costs as aforesaid then and in any such case it shall be lawful for the Mortgagee, his successors and assigns or the Deputy Commissioner for the time being of to sell the said immovable property or any part thereof and out of the proceeds of such sale to make good to the Mortgagee his successors or assigns the amount which in consequence of any such default shall be payable by the Mortgagor, his legal representatives or assigns.

In witness whereof the Mortgagor, has / have hereunto set his / their hand the day and year first above written.

THE SCHEDULE ABOVE REFERRED TO

Registration District	Registration Sub-District	Village	If the property is house property				If cultivable land				
			Boundaries of the property	Description and value of buildings and how long likely to last	Extent of building site and of vacant ground or compound	Trees, wells, etc.	Survey number	Wet or dry	Extent	Assessment	Trees, wells etc.
1	2	3	4	5	6	7	8	9	10	11	12

(Signature of borrower)

Witness

(1) , son of , village of

(2) , son of , village of

Signed by the abovenamed in the presence of

No. 9 (*b*).—Security bond to be executed by a surety for a borrower.

THIS INSTRUMENT made the day of 19 between of (hereinafter called "the Mortgagor") of the one part and the Dewan of Mysore (hereinafter called "The Mortgagee") of the other part.

WHEREAS has / have received from the Deputy Commissioner of acting for and on behalf of the Mortgagee an order under the Land Improvement Loans Regulation, 1890 / Section 194 of the Land Revenue Code, 1888 and dated the day of 19 in virtue of which the said is / are entitled to receive the aggregate sum of Rs. as a loan from the Mortgagee for the purpose of (here describe the work to be carried out or other object of the loan) AND WHEREAS security for the due application of the amount of the said loan and for the punctual repayment of the same according to the terms of the said order is demanded by or on behalf of the Mortgagee and in order to furnish such security the Mortgagor has agreed to sign these presents.

NOW THESE PRESENTS WITNESS that in consideration of the said loan and in pursuance of the said agreement the Mortgagor doth hereby transfer to the Mortgagee, his successors and assigns the immovable property described in the Schedule hereunder written with the appurtenances thereto subject to redemption as hereinafter mentioned.

AND it is hereby agreed that if the said his / their legal representatives and assigns shall duly comply with the terms on which the said loan has been granted and shall apply the same and every part thereof in the manner provided in the said order and the said, his / their legal representatives or assigns or the Mortgagor or his legal representatives shall duly repay the amount of the said loan together with any interest which may have become payable thereon or on any part thereof and all costs if any incurred by the Mortgagee, his successors or assigns in making the said loan or otherwise in connection therewith the Mortgagee, his successors or assigns shall thereupon retransfer the said immovable property to the Mortgagor, his legal representatives or assigns or as he or they shall direct.

PROVIDED always and it is hereby agreed that in case the said his / their legal representatives or assigns shall fail to comply with the terms on which the said loan has been granted either by applying the amount thereof or any part thereof otherwise than in the said order provided or in case the said his / their legal representatives, or assigns or the Mortgagor or his legal representatives shall not duly repay the amount of the said loan or any part thereof or any interest thereon or on any part thereof or any such costs as aforesaid then and in any such case it shall be lawful for the Mortgagee, his successors and assigns or the Deputy Commissioner for the time being of to sell the said immovable property or any part thereof and out of the proceeds of such sale to make good to the Mortgagee, his successors or assigns the amount which in consequence of any such default shall be payable by the said his / their legal representatives or assigns.

Provided also and it is hereby agreed that although as between the said and the Mortgagor, the Mortgagor is surety only for the said yet as between the Mortgagor and the Mortgagee the Mortgagor is to be considered as principal debtor for the principal moneys interest and costs intended to be hereby secured so that the Mortgagor or his legal representatives shall not be released or exonerated by time being given to the said his / their legal representatives or by any other dealing, act, matter, or thing whatsoever whereby the Mortgagor or his legal representatives as surety or sureties only for the said and his / their legal representatives would be so released or exonerated.

IN WITNESS whereof the Mortgagor has hereunto set his hand the day and year first above written.

THE SCHEDULE ABOVE REFERRED TO.

Registration District	Registration Sub-district	Village	If the property is house property				If cultivable land				
			Boundaries of the property	Description and value of buildings and how long likely to last	Extent of building site and of vacant ground or compound	Trees, wells, etc.	Survey number	Wet or dry	Extent	Assessment	Trees, wells, etc.
1	2	3	4	5	6	7	8	9	10	11	12

Witness—
(1) , son of
(2) , son of

Signature of surety
, village of
, village of

Signed by the above named in the presence of

No. 10 (a)—Personal security bond to be executed by a borrower.

KNOW ALL MEN by these presents that I of caste son of and residing at am bound to the Dewan of Mysore in the sum of Rs. (amount of loan) to be paid to the said Dewan of Mysore or to his certain attorney, successors or assigns. For which payment I bind myself my heirs, executors, administrators and legal representatives by these presents.

Dated this day of 19 .

WHEREAS the above bounden has on the day of 19 received from the Deputy Commissioner of an order under Section 194 of the Land Revenue Code in virtue of which he is entitled to receive the aggregate sum of rupees (the amount of loan) as a loan from the Government of Mysore for (here state the object of the loan). NOW the condition of the above written bond is such that if the above bounden his heirs, executors, administrators and legal representatives shall comply with all the terms on which the said loan has been granted and shall not apply the same or any part thereof to any purpose other than that/those for which the said loan has been granted and shall repay the said loan with any interest payable thereon by the instalments by which the same is payable on or before the respective dates prescribed for the payment of such instalments or shall in case of any default in so doing make good to the Government of Mysore the amount not exceeding the said sum of Rs. for which the said shall by reason of any such default become liable. Then the above written bond shall become void otherwise the same shall remain in full force.

Signed by the abovenamed in the presence of

No. 10 (b)—Personal security bond to be used when a loan is granted under The Land Improvement Loans Regulation Section 194 of the Land Revenue Code to groups of cultivators.

KNOW ALL MEN that by these presents that we (names of group of cultivators to be entered here) of (the caste to be entered against each name) caste (calling of each cultivator to be entered) calling, sons of (father's names to be entered) residing at (village to be entered) are bound to the Dewan of Mysore in the sum of Rupees (amount of loan) to be paid to the said Dewan of Mysore his certain attorney, successors or assigns. For which payment we bind ourselves and each of us our and each of our heirs, executors, administrators and legal representatives jointly and severally by these presents dated this day of one thousand nine hundred and .

WHEREAS the above bounden (names of group of cultivators to be entered here) have on the day of one thousand nine hundred and received from the Deputy Commissioner of an order under The Land Improvement Loans Regulation Section 194 of the Land Revenue Code in virtue of which they are entitled to receive the aggregate sum of (amount of loan), rupees as a loan from the Government of Mysore for (here describe the work to be carried out or other object of the loan). NOW the condition of the above-written bond is such that if the above bounden (names of group of cultivators to be entered here) and each and every of them, their and each and every of their heirs, executors, administrators and representatives shall comply with all the terms on which the said loan has been granted and shall not apply the same or any part thereof to any purpose other than that for which the said loan has been granted and shall repay the said loan by the instalments by which the same is repayable on or before the respective dates prescribed for the payment of such instalments or shall in case of any such default make good to the Government of Mysore the amount not exceeding the said sum of rupees for which they the said (names of group of cultivators to be entered) or any or either of them shall by reason of any such default become liable. Then the above-written bond shall become void, otherwise the same shall remain in full force.

Signed by the abovenamed in the presence of

(A similar attestation for each signature of the borrowers).